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**FACTORS INFLUENCING IMPLEMENTATION OF ISLAMIC WILL AMONG  
RURAL MUSLIM COMMUNITY IN SUNGAI ACHEH**

**By**



**Thesis submitted to  
Othman Yeop Abdullah Graduate School of Business  
Universiti Utara Malaysia**

**in Partial Fulfillment of the Requirement for the Master of Islamic Business Studies**



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## ABSTRACT

This study intends to explore on the factors influencing the failure of managing family's wealth among Muslim community through the method of Islamic will. 350 sets of questionnaire have been distributed to the Muslim community in *kampung* Sungai Aceh. Lack of knowledge on Islamic will, low Islamic spiritual intelligence and challenging barriers in performing Islamic will are assumed as among of the factors that lead failure. The result reveals that Islamic spiritual intelligence and barriers influence the implementation of Islamic while knowledge does not. In conclusion, Islamic spiritual intelligence and barriers contribute to the implementation of Islamic will among Muslim community in Sungai Aceh. There could be other probable factors which are not included in this study.

**Keyword:** Islamic will, knowledge, Islamic spiritual intelligence, barriers, rural Muslim community



## ABSTRAK

Kajian ini bertujuan untuk meneroka faktor-faktor yang mempengaruhi kegagalan menguruskan kekayaan keluarga di kalangan masyarakat Islam melalui kehendak Islam. 350 set soal selidik telah diedarkan kepada masyarakat Islam di kampung Sungai Aceh. Kekurangan pengetahuan mengenai wasiat Islam, tahap kecerdasan rohani Islam dan halangan yang mencabar dalam melaksanakan wasiat Islam dianggap sebagai antara faktor yang menyebabkan kegagalan pengurusan harta keluarga melalui kaedah berwasiat. Hasil daripada kajian ini mendedahkan bahawa kecerdasan rohani Islam dan halangan yang mencabar mempengaruhi pelaksanaan wasiat Islam di kalangan masyarakat Islam di kampung Sungai Aceh, namun tidak dipengaruhi oleh pengetahuan.

**Kata kunci:** Wasiat Islam, pengetahuan, kecerdasan rohani Islam, halangan, masyarakat Islam luar bandar



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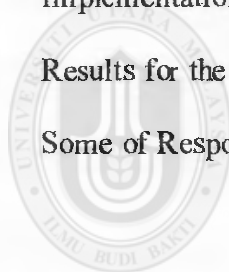
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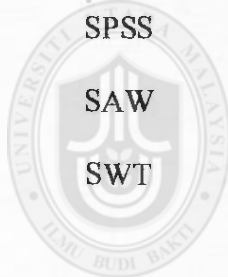
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## LIST OF ABBREVIATIONS

Abbreviation	Meaning
ARB	Amanah Raya Berhad
ANOVA	Analysis of Variance
DV	Dependent Variable
IV	Independent Variable
JAWHAR	Jabatan Wakaf, Zakat & Haji
KMO	Kaiser-Meyer-Olkin
MAIS	Majlis Agama Islam Selangor
MSA	Measure of Adequacy
SPSS	Statistical Package of Social Science
SAW	<i>Sallallahu Alayhi Wasalaam</i>
SWT	<i>Subhanahu Wa Ta'ala</i>



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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Introduction

This chapter presents on the background of study, problem statement, research questions, research objectives, significance of study, scope of study and organization of study.

#### 1.2 Background of Study

In a real life, Muslim individual' activities are tightly controlled by rules and regulations which have been stipulated by *Shariah*. It means that all activities in our daily life are subjected to the provision of Allah SWT.

It is narrated from Ibn Mas'ood (may Allah be pleased with him) that the Prophet Muhammad SAW says:

*"The son of Adam will not be dismissed from before his Lord on the Day of Resurrection until he has been questioned about five things: his life and how he spent it, his youth and how he used it, his wealth and how he earned it and how he disposed of it, and how he acted upon what he acquired of knowledge."- (Imam al-Tirmidhi)*

This *Hadith* stresses on five things, and one of them is about wealth. There is a right for individual to exploit wealth without interference from anybody. However, the exploitation of wealth should not be beyond the limit that has been set by Allah SWT.

Islam outlines three legal ways to make money. All the ways are permissible as long as the ways are not contradicted to *Shariah*. As mentioned by I. O. Oloyede (2013), the three ways are known as *kasb* or *iktisab* (earning work), *mirath* (inheritance) and

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## APPENDICES

- ✓ Appendix A: Results of the Reliability Test
- ✓ Appendix B: Result of the Factor Analysis
- ✓ Appendix C: Result of the Normality Test
- ✓ Appendix D: Results of the Descriptive Statistic on Respondents'  
Demographic Information
- ✓ Appendix E: Results of the Differences between Demographic Factors and  
the Implementation of Islamic Will
- ✓ Appendix F: Results of the Correlation between Independent Variables  
(Knowledge, Islamic Spiritual Intelligence and Barriers) and the  
Implementation of Islamic Will
- ✓ Appendix G: Results of the Relationship between Independent Variables  
(Knowledge, Islamic Spiritual Intelligence and Barriers) and the  
Implementation of Islamic Will
- ✓ Appendix H: Questionnaire
- ✓ Appendix I: Location of Nibong Tebal and Sungai Acheh (Map)



## **APPENDIX A**

### **Results of the Reliability Test**

- ✓ Reliability Test for the Knowledge
- ✓ Reliability Test for the Islamic Spiritual Intelligence
- ✓ Reliability Test for the Barriers
- ✓ Reliability Test for the Implementation of Islamic Will



## Reliability Test for the Knowledge

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.768	.727	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
K1	13.0421	9.363	.185	.648	.809
K3	13.8789	7.218	.598	.662	.715
K4	13.4526	8.641	.327	.520	.786
K5	15.4000	4.527	.885	.838	.568
K6	15.5526	4.079	.830	.822	.608

Reliability Test for the Islamic Spiritual Intelligence

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.722	.647	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I1	18.9947	.852	.811	.833	.504
I3	18.6263	1.780	.144	.150	.764
I5	18.9947	.820	.832	.843	.489
I6	19.2105	.971	.616	.402	.617
I7	18.6579	1.782	-.008	.144	.787

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## Reliability Test for the Barriers

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.759	.719	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
B1	15.4211	8.563	.926	.910	.585
B2	15.0526	11.055	.773	.868	.693
B3	15.5737	8.584	.847	.853	.604
B4	16.0105	4.952	.769	.820	.690
B5	15.6263	15.674	-.387	.177	.874

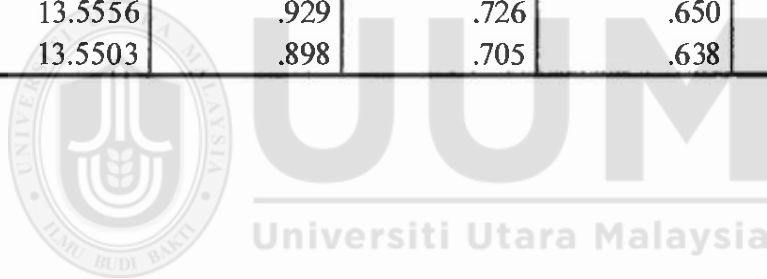
## Reliability Test for the Implementation of Islamic Will

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.733	.704	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
IM3	12.8519	1.552	.111	.015	.843
IM6	13.3439	.918	.598	.381	.629
IM4	13.5556	.929	.726	.650	.548
IM5	13.5503	.898	.705	.638	.555



## **APPENDIXB**

### **Results of the Factor Analysis**

- ✓ Factor Analysis for the Knowledge
- ✓ Factor Analysis for the Islamic Spiritual Intelligence
- ✓ Factor Analysis for the Barriers
- ✓ Factor Analysis for the Implementation of Islamic Will





## Factor Analysis for the Knowledge

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.607
Bartlett's Test of Sphericity	Approx. Chi-Square	650.087
	Df	10
	Sig.	.000

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.641	52.816	52.816	2.641	52.816	52.816
2	1.683	33.650	86.466	1.683	33.650	86.466
3	.394	7.889	94.356			
4	.190	3.809	98.165			
5	.092	1.835	100.000			

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

## Factor Analysis for the Islamic Spiritual Intelligence

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.648
Bartlett's Test of Sphericity	Approx. Chi-Square	459.268
	Df	10
	Sig.	.000

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.453	49.064	49.064	2.453	49.064	49.064
2	1.368	27.351	76.416	1.368	27.351	76.416
3	.622	12.449	88.864			
4	.470	9.399	98.263			
5	.087	1.737	100.000			

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total va

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## Factor Analysis for the Barriers

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.701
Bartlett's Test of Sphericity	Approx. Chi-Square	919.438
	Df	10
	Sig.	.000

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.612	72.241	72.241	3.612	72.241	72.241
2	.808	16.155	88.396			
3	.408	8.170	96.566			
4	.122	2.440	99.006			
5	.050	.994	100.000			

Extraction Method: Principal Component Analysis.

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## Factor Analysis for the Implementation of Islamic Will

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.691
Bartlett's Test of Sphericity	Approx. Chi-Square	270.859
	Df	6
	Sig.	.000

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.324	58.104	58.104	2.324	58.104	58.104
2	.982	24.554	82.658			
3	.482	12.053	94.712			
4	.212	5.288	100.000			

Extraction Method: Principal Component Analysis.

## **APPENDIXC**

### **Results of the Normality Test**

- ✓ Normality Test on the Knowledge
- ✓ Normality Test on the Islamic Spiritual Intelligence
- ✓ Normality Test on the Barriers
- ✓ Normality Test on the Implementation of Islamic Will



### Normality Test on the Knowledge

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Knowledge	213	100.0%	0	0.0%	213	100.0%

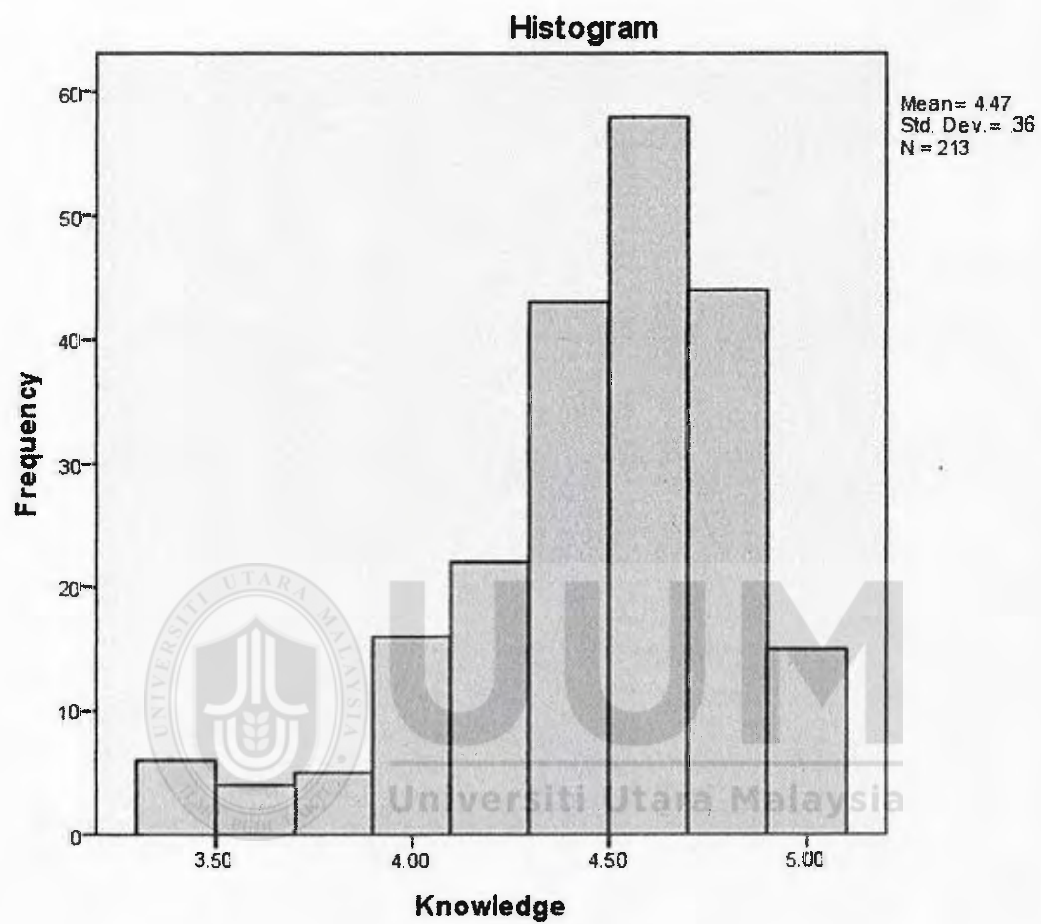
Descriptives

		Statistic	Std. Error
Knowledge	Mean	4.4714	.02467
	Lower 95% Confidence Bound	4.4227	
	Upper 95% Confidence Bound	4.5200	
	5% Trimmed Mean	4.4960	
	Median	4.6000	
	Variance	.130	
	Std. Deviation	.36000	
	Minimum	3.40	
	Maximum	5.00	
	Range	1.60	
	Interquartile Range	.50	
	Skewness	-.997	.167
	Kurtosis	.955	.332

Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Knowledge	.189	213	.000	.905	213	.000

a. Lilliefors Significance Correction



## Normality Test on the Islamic Spiritual Intelligence

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Islamic Spiritual Intelligence	213	100.0%	0	0.0%	213	100.0%

Descriptives

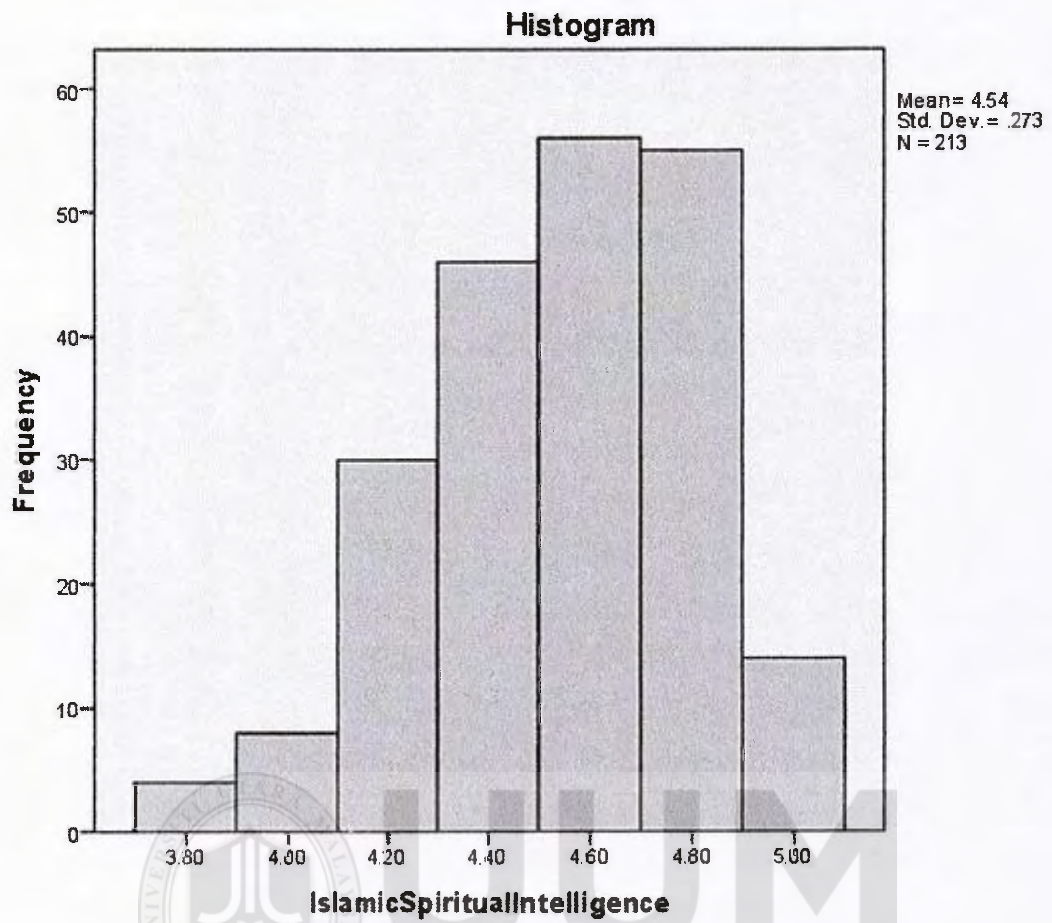
			Statistic	Std. Error
Islamic Spiritual Intelligence	Mean		4.5408	.01869
	95% Confidence Interval for Mean	Lower Bound	4.5040	
		Upper Bound	4.5777	
	5% Trimmed Mean		4.5496	
	Median		4.6000	
	Variance		.074	
	Std. Deviation		.27278	
	Minimum		3.80	
	Maximum		5.00	
	Range		1.20	
	Interquartile Range		.40	
	Skewness		-.442	.167
	Kurtosis		-.253	.332

Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Islamic Spiritual Intelligence	.173	213	.000	.932	213	.000

a. Lilliefors Significance Correction





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### Normality Test on the Barriers

#### Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Barriers	213	100.0%	0	0.0%	213	100.0%

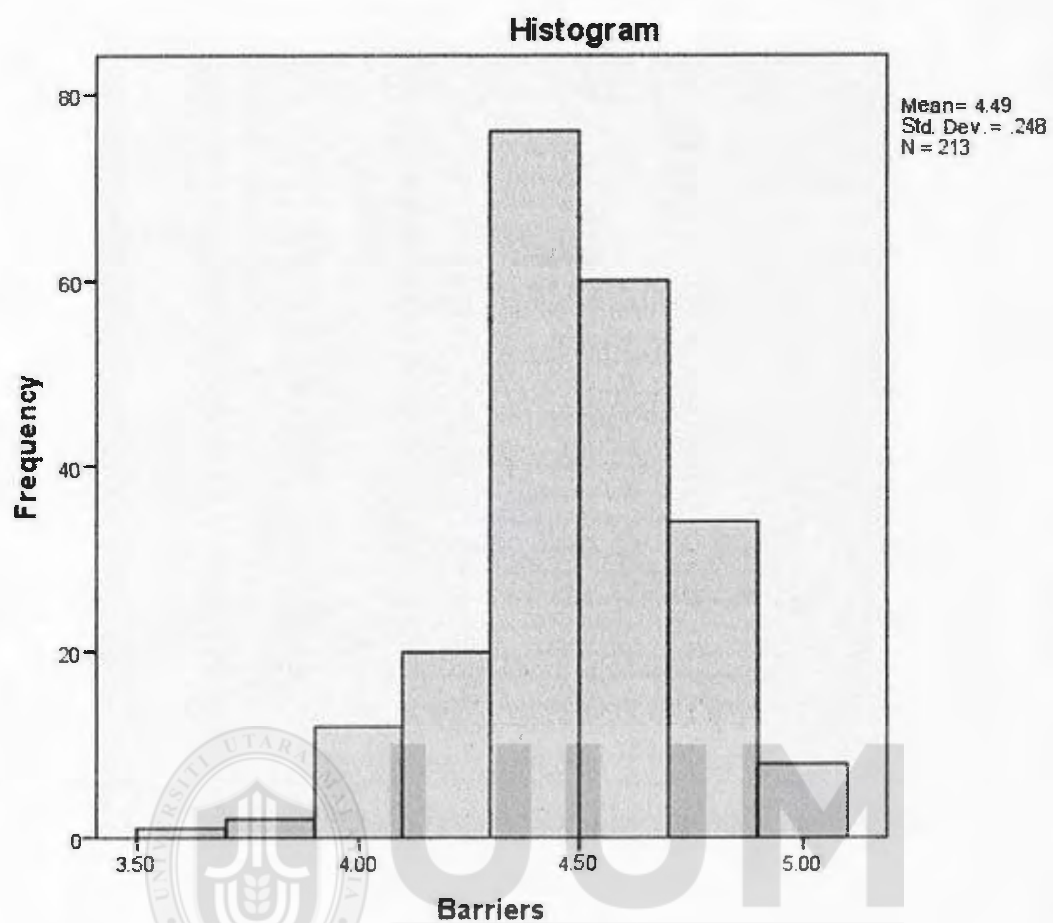
#### Descriptives

			Statistic	Std. Error
Barriers	Mean		4.4920	.01697
	95% Confidence Interval for Mean	Lower Bound	4.4586	
		Upper Bound	4.5255	
	5% Trimmed Mean		4.4981	
	Median		4.4000	
	Variance		.061	
	Std. Deviation		.24760	
	Minimum		3.60	
	Maximum		5.00	
	Range		1.40	
	Interquartile Range		.20	
	Skewness		-.390	.167
	Kurtosis		.563	.332

#### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Barriers	.191	213	.000	.929	213	.000

a. Lilliefors Significance Correction



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## Normality Test on the Implementation of Islamic Will

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
DV	213	100.0%	0	0.0%	213	100.0%

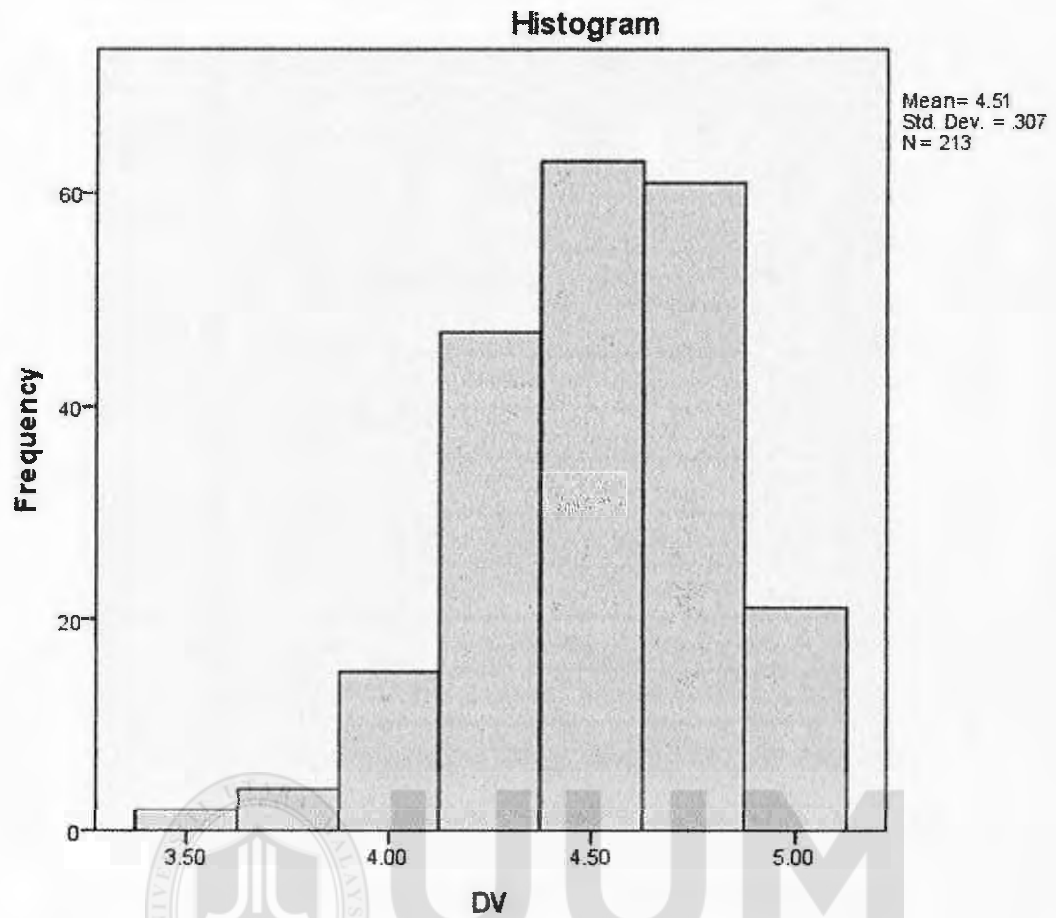
Descriptives

			Statistic	Std. Error
DV	Mean		4.5070	.02104
	95% Confidence Interval for Mean	Lower Bound	4.4656	
		Upper Bound	4.5485	
	5% Trimmed Mean		4.5183	
	Median		4.5000	
	Variance		.094	
	Std. Deviation		.30707	
	Minimum		3.50	
	Maximum		5.00	
	Range		1.50	
	Interquartile Range		.50	
	Skewness		-.517	.167
	Kurtosis		.243	.332

Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
DV	.172	213	.000	.922	213	.000

a. Lilliefors Significance Correction



## **APPENDIXD**

### **Descriptive Statistic on the Respondents' Demographic Information**

- ✓ Gender
- ✓ Age
- ✓ Highest Educational Level
- ✓ Marital Status
- ✓ Number of Family Members
- ✓ Critical Disease



Statistics

		Jantina	Umur	Pendidikan	Status Perkahwinan	Jumlah Tanggungan	Penyakit Kritikal
N	Valid	213	213	213	213	213	213
	Missing	0	0	0	0	0	0
Mean		1.5117	1.8451	2.5258	1.8873	1.4883	1.9906
Median		2.0000	2.0000	3.0000	2.0000	1.0000	2.0000
Mode		2.00	2.00	3.00	2.00	1.00	2.00
Minimum		1.00	1.00	1.00	1.00	1.00	1.00
Maximum		2.00	3.00	6.00	4.00	3.00	2.00



Jantina

	Frequency	Percent	Valid Percent	Cumulative Percent
Lelaki	104	48.8	48.8	48.8
Valid Perempuan	109	51.2	51.2	100.0
Total	213	100.0	100.0	



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Umur				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17-36	76	35.7	35.7
	37-56	94	44.1	79.8
	>57	43	20.2	100.0
	Total	213	100.0	



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# Pendidikan

	Frequency	Percent	Valid Percent	Cumulative Percent
<Rendah	45	21.1	21.1	21.1
SRP/PMR	37	17.4	17.4	38.5
SPM	113	53.1	53.1	91.5
STPM/Diploma	11	5.2	5.2	96.7
Ijazah Sarjana Muda	6	2.8	2.8	99.5
>Ijazah Sarjana	1	.5	.5	100.0
Total	213	100.0	100.0	



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Status Perkahwinan

	Frequency	Percent	Valid Percent	Cumulative Percent
Bujang	55	25.8	25.8	25.8
Berkahwin	142	66.7	66.7	92.5
Valid Berceraai	1	.5	.5	93.0
Balu/Duda	15	7.0	7.0	100.0
Total	213	100.0	100.0	



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Jumlah Tanggungan				
	Frequency	Percent	Valid Percent	Cumulative Percent
Tiada	127	59.6	59.6	59.6
1-3 Orang	68	31.9	31.9	91.5
Valid Lebih dari 4 Orang	18	8.5	8.5	100.0
Total	213	100.0	100.0	



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Penyakit Kritikal

	Frequency	Percent	Valid Percent	Cumulative Percent
Ya	2	.9	.9	.9
Valid Tidak	211	99.1	99.1	100.0
Total	213	100.0	100.0	



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## **APPENDIXE**

### **Results of the Differences between the Demographic Factors and the Implementation of Islamic Will**

- ✓ T-test on Differences between the Groups of Gender and the Implementation of Islamic Will
- ✓ One-way ANOVA on Differences between the Groups of Age and the Implementation of Islamic Will
- ✓ One-way ANOVA on Differences between the Groups Highest Level of Education and the Implementation of Islamic Will



T-test on Differences between the Groups of Gender and the Implementation of Islamic

Group Statistics

	Jantina	N	Mean	Std. Deviation	Std. Error Mean
Implementation of Islamic Will	Lelaki	104	4.4976	.27095	.02657
	Perempuan	109	4.5161	.33897	.03247

		Levene's Test for Equality of Variances	
		F	Sig.
Implementation of Islamic Will	Equal variances assumed	5.317	.022
	Equal variances not assumed		

t-test for Equality of Means						
T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
					Lower	Upper
-.438	211	.662	-.01846	.04217	-.10159	.06467
-.440	204.786	.660	-.01846	.04195	-.10117	.06426

One-way ANOVA on Differences between the Groups of Age and the Implementation of Islamic Will

Descriptives

Implementation of Islamic Will

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
17-36	76	4.5099	.29564	.03391	4.4423	4.5774	3.75	5.00
37-56	94	4.5426	.30813	.03178	4.4794	4.6057	3.50	5.00
>57	43	4.4244	.31592	.04818	4.3272	4.5216	3.50	5.00
Total	213	4.5070	.30707	.02104	4.4656	4.5485	3.50	5.00

ANOVA

Implementation of Islamic Will

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.413	2	.206	2.213	.112
Within Groups	19.577	210	.093		
Total	19.989	212			



One-way ANOVA on Differences between the Groups of Highest Level of  
Education and the Implementation of Islamic Will

Descriptives

Implementation of Islamic Will

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
<Rendah	45	4.4444	.32373	.04826	4.3472	4.5417
SRP/PMR	37	4.4324	.32622	.05363	4.3237	4.5412
SPM	113	4.5774	.26533	.02496	4.5280	4.6269
STPM/Diploma	11	4.3409	.40732	.12281	4.0673	4.6145
Ijazah Sarjana Muda	6	4.4583	.36799	.15023	4.0722	4.8445
>Ijazah Sarjana	1	4.2500	.	.	.	.
Total	213	4.5070	.30707	.02104	4.4656	4.5485

ANOVA

Implementation of Islamic Will

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.326	5	.265	2.942	.014
Within Groups	18.663	207	.090		
Total	19.989	212			

## **APPENDIX F**

**Results of the Correlation between the Independent Variables  
(Knowledge, Islamic Spiritual Intelligence and Barriers)  
and the Implementation of Islamic Will**



**Correlation between the Knowledge, Islamic Spirituality Intelligence and Barriers  
with the Implementation of Islamic Will**

**Descriptive Statistics**

	Mean	Std. Deviation	N
Implementation of Islamic Will	4.5070	.30707	213
Knowledge	4.4714	.36000	213
Barriers	4.4920	.24760	213
Islamic Spiritual Intelligence	4.5408	.27278	213

**Correlations**

		Implemen- tation of Islamic Will	Know- ledge	Barrier s	Islamic Spiritual Intelligenc e
Implementation of Islamic Will	Pearson Correlation	1	.085	.261**	.233**
	Sig. (2-tailed)		.216	.000	.001
	N	213	213	213	213
Knowledge	Pearson Correlation	.085	1	.324**	.072
	Sig. (2-tailed)	.216		.000	.296
	N	213	213	213	213
Barriers	Pearson Correlation	.261**	.324**	1	.056
	Sig. (2-tailed)	.000	.000		.418
	N	213	213	213	213
Islamic Spiritual Intelligence	Pearson Correlation	.233**	.072	.056	1
	Sig. (2-tailed)	.001	.296	.418	
	N	213	213	213	213

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## **APPENDIXG**

**Multiple Regressions on the Influence of Knowledge, Islamic Spirituality  
Intelligence and Barriers towards the Implementation of Islamic Will**



Multiple Regressions on the Influence of Knowledge, Islamic Spirituality  
Intelligence and Barriers towards the Implementation of Islamic Will

Model Summary<sup>b</sup>

Model	R	RSquare	AdjustedR Square	Std. Error of the Estimate
1	.341 <sup>a</sup>	.116	.104	.29072

a. Predictors: (Constant), Islamic Spiritual Intelligence,  
Barriers, Knowledge

b. Dependent Variable: Implementation of Islamic Will

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.325	3	.775	9.170	.000 <sup>b</sup>
	Residual	17.664	209	.085		
	Total	19.989	212			

a. Dependent Variable: Implementation of Islamic Will

b. Predictors: (Constant), Islamic Spiritual Intelligence, Barriers, Knowledge

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Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardize d Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.022	.494		4.094	.000
	Knowledge	-.011	.059	-.013	-.186	.853
	Barriers	.314	.085	.253	3.682	.000
	Islamic Spiritual Intelligence	.247	.073	.220	3.370	.001

a. Dependent Variable: Implementation of Islamic Will

## APPENDIXH

Questionnaire

No. Siri:



### **Pusat Pengajian Perniagaan Islam** **ISLAMIC BUSINESS SCHOOL** **كلية إدارة الأعمال الإسلامية** **Universiti Utara Malaysia**

*Assalamualaikum.*

*Kepada responden yang dihormati,*

*Saya, Aufa Najiha bt Mohd Foad merupakan pelajar dari Sekolah Perniagaan Islam, Universiti Utara Malaysia (Kedah). Saya sedang menjalankan sebuah kajian yang bertajuk 'Faktor-faktor yang Mempengaruhi Perlaksanaan Wasiat di kalangan Orang Islam.'*

*Soal selidik ini dibahagikan kepada tiga bahagian iaitu A (latar belakang responden), B (pengetahuan, kecerdasan rohani Islam dan cabaran) & C (pendapat umum).*

*Maksud 'wasiat' yang digunakan dalam kajian ini adalah wasiat yang dilakukan oleh orang Islam sebelum meninggal dunia. Contohnya, mewasiatkan tanah miliknya kepada anak angkatnya dan melantik seseorang yang boleh dipercayai untuk menguruskan sesuatu kebaikan selepas berlakunya kematian.*

*Maklumat yang diperolehi dari soal selidik ini adalah SULIT dan ianya hanya akan digunakan untuk tujuan akademik sahaja*

*Terima kasih di atas masa dan kerjasama yang diberikan.*

*Sekian,*

**AufaNajiha**

**Master of Islamic Business Studies,  
Universiti Utara Malaysia (Kedah)**

*Untuk sebarang pertanyaan, hubungi saya di talian +6012-4251125.*

*BAHAGIAN A (Latar Belakang Responden)*

*Arahan: Sila tandakan / dalam ruangan yang disediakan.*

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*A1. Jantina:*

☐ / *Lelaki*                      ☐ / *Perempuan*

---

*A2. Umur: \_\_\_\_\_ tahun*

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*A3. Tahap Pendidikan Tertinggi:*

☐ / *Peringkat Rendah dan ke bawah*                      ☐ / *SRP/PMR*                      ☐ / *SPM*

☐ / *STPM/Diploma* ☐ / *Ijazah Sarjana Muda*                      ☐ / *Ijazah Sarjana dan ke atas*

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*A4. Status Perkahwinan:*

☐ / *Bujang*                      ☐ / *Berkahwin*                      ☐ / *Bercerai*                      ☐ / *Batu / Duda*

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*A5. Jumlah tanggungan: \_\_\_\_\_ orang*

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*A6. Adakah anda mempunyai penyakit yang kritikal?*

☐ / *Ya*                      ☐ / *Tidak*

---

*A7. Pernahkah anda mendengar perkataan-perkataan yang berikut?*

☐ / *Wasiat*   ☐ / *Wasiyyah*   ☐ / *Faraidh*                      ☐ / *Wisayyah*

☐ / *Wasiyyah Wajibah*   ☐ / *Hibah*   ☐ / *Harta pusaka*   ☐ / *Sedekah*

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*A8. Semua harta di dunia ini merupakan hak Allah semata-mata.*

☐ / *Benar*   ☐ / *Salah*                      ☐ / *Tidak Pasti*

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## BAHAGIAN B

(Pengetahuan, Kecerdasan Islam, Cabaran, Kerohanian dan Perlaksanaan Wasiat)

Arahan: Skala 1-5 menggambarkan sejauh mana anda bersetuju terhadap pernyataan-pernyataan di bawah. Bulatkan jawapan anda pada skala yang bersesuaian.

1	2	3	4	5
Sangat Tidak Setuju	Tidak Setuju	Tidak Pasti	Setuju	Sangat Setuju

K1. Wasiat orang Islam berbeza dengan wasiat orang bukan Islam.	1	2	3	4	5
K3. Orang bujang perlu menulis wasiat.	1	2	3	4	5
K4. Mereka yang berpoligami perlu menulis wasiat.	1	2	3	4	5
K5. Wasiat hanya relevan bagi orang-orang tua.	1	2	3	4	5
K6. Wasiat hanya relevan bagi mereka yang mempunyai harta yang banyak.	1	2	3	4	5
I1. Saya percaya bahawa berkerja merupakan salah satu bentuk ibadah.	1	2	3	4	5
I3. Saya percaya bahawa memenuhi tuntutan agama adalah baik.	1	2	3	4	5
I4. Saya sering kembali kepada Allah apabila menghadapi masalah.	1	2	3	4	5
I5. Saya sentiasa berusaha mencari jalan yang terbaik untuk mengatasi masalah kewangan keluarga.	1	2	3	4	5
I6. Saya berani untuk menegakkan kebenaran jika sesuatu perkara itu memang salah di sisi agama Islam.	1	2	3	4	5
B1. Proses pengurusan dan pengagihan harta pusaka di Malaysia yang melibatkan banyak pihak adalah merumitkan.	1	2	3	4	5
B2. Proses pengurusan dan pengagihan harta pusaka di Malaysia mengambil masa yang panjang.	1	2	3	4	5
B3. Proses pengurusan dan pengagihan harta pusaka di Malaysia menelan kos yang tinggi.	1	2	3	4	5
B4. Proses pengurusan dan pengagihan harta pusaka menjadi sukar jika ahli waris tidak mahu bekerjasama.	1	2	3	4	5
B5. Proses pengurusan dan pengagihan harta pusaka adalah rumit kerana beberapa jenis dokumen penting perlu dikumpulkan.	1	2	3	4	5
IM3. Saya ingin memastikan wang untuk perbelanjaan keluarga saya mencukupi	1	2	3	4	5



<i>sebelum saya meninggal.</i>					
<i>IM4. Saya mahu melantik seorang wasi (pentadbir harta pusaka) untuk menguruskan pembahagian harta pusaka saya.</i>	1	2	3	4	5
<i>IM5. Saya perlu menulis wasiat untuk mempercepatkan proses pengagihan harta pusaka.</i>	1	2	3	4	5
<i>IM6. Saya perlu menulis wasiat supaya agihan harta saya dibuat mengikut syarak.</i>	1	2	3	4	5

### BAHAGIAN C (Pendapat Umum)

*Arahan: Sila nyatakan pendapat anda.*

<p><i>C1. Jika anda pernah mendengar perkataan wasiat sebelum ini, apakah yang anda tahu tentang 'wasiat'?</i></p> <hr/> <p><i>C2. Jika anda tidak pernah mendengar perkataan wasiat sebelum ini, adakah anda berminat untuk mengetahui tentang lebih lanjut tentang 'wasiat'?</i></p> <p><input type="checkbox"/> Ya      <input type="checkbox"/> Tidak</p>
--



SOALANT AMAT

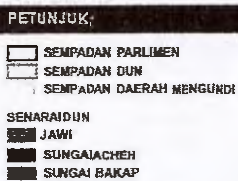
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## **APPENDIX I**

**Location of Nibong Tebal and Sungai Aceh (Map)**



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1,234,567



**04721**  
**SUNGAI ACHEH**

